

**In the United States Patent and Trademark Office**

Applicant: Douglas Fisher  
Serial Number: 10/066,174  
Filed: 10/31/2002  
Title: Persistent Dynamic Payment System  
Examiner: Badu, Behrang  
Group Art Unit 2717

**Amendment 1**

Sir:

This amendment is in response to your office action dated June 19, 2006. A Request for Continued Examination and a time extension and the fees are enclosed.

The Amendments to the claims begin on page 2.

The Remarks begin on page 17.